

FIG. 1

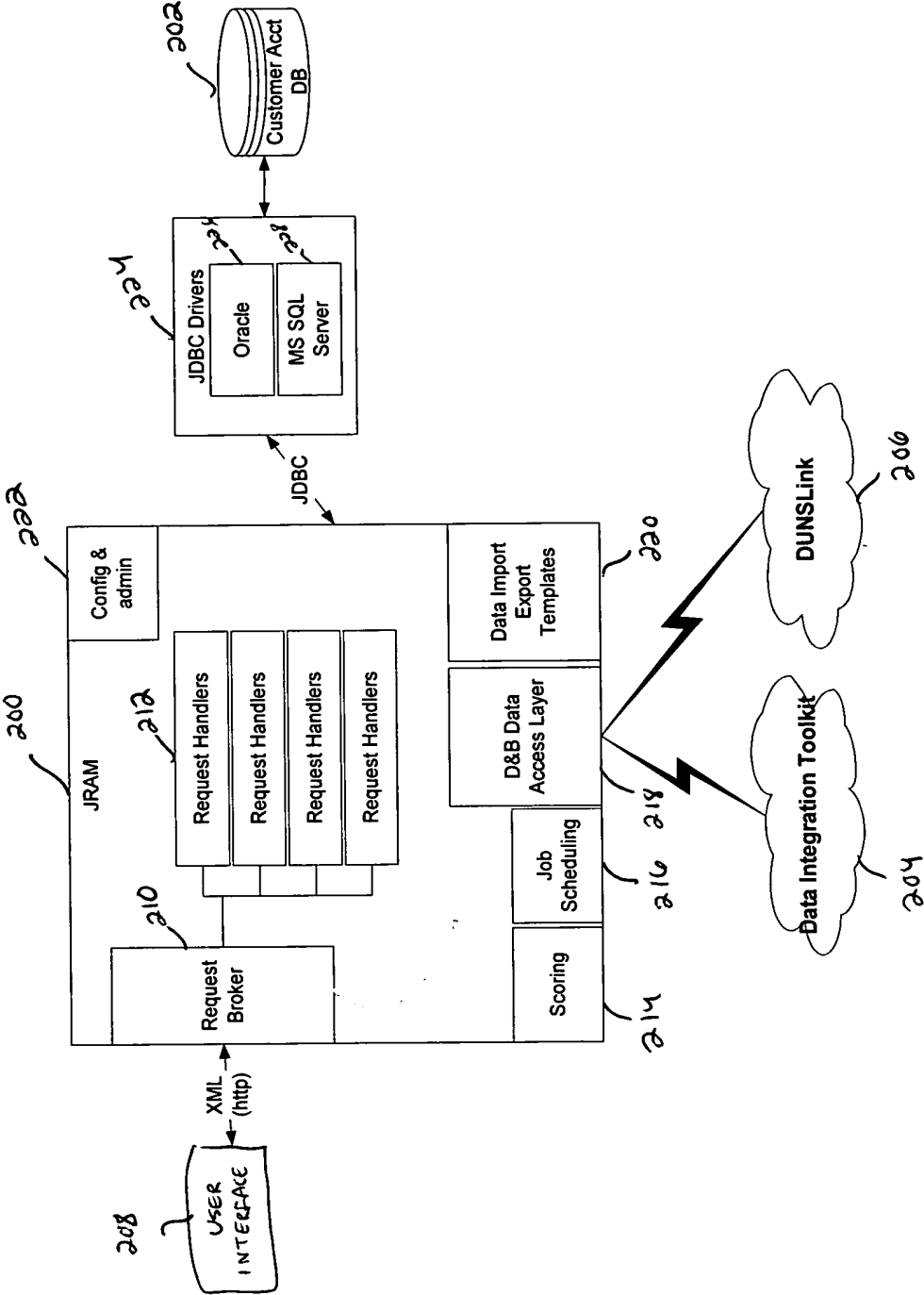


FIG. 2

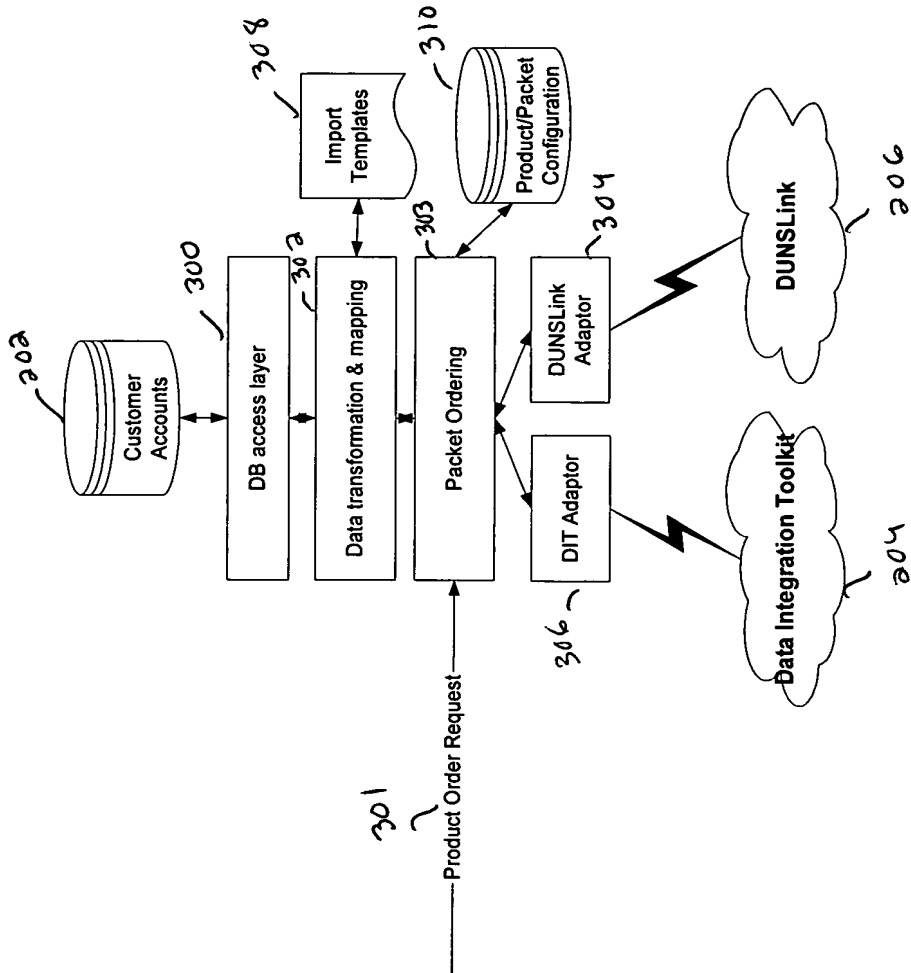


FIG. 3

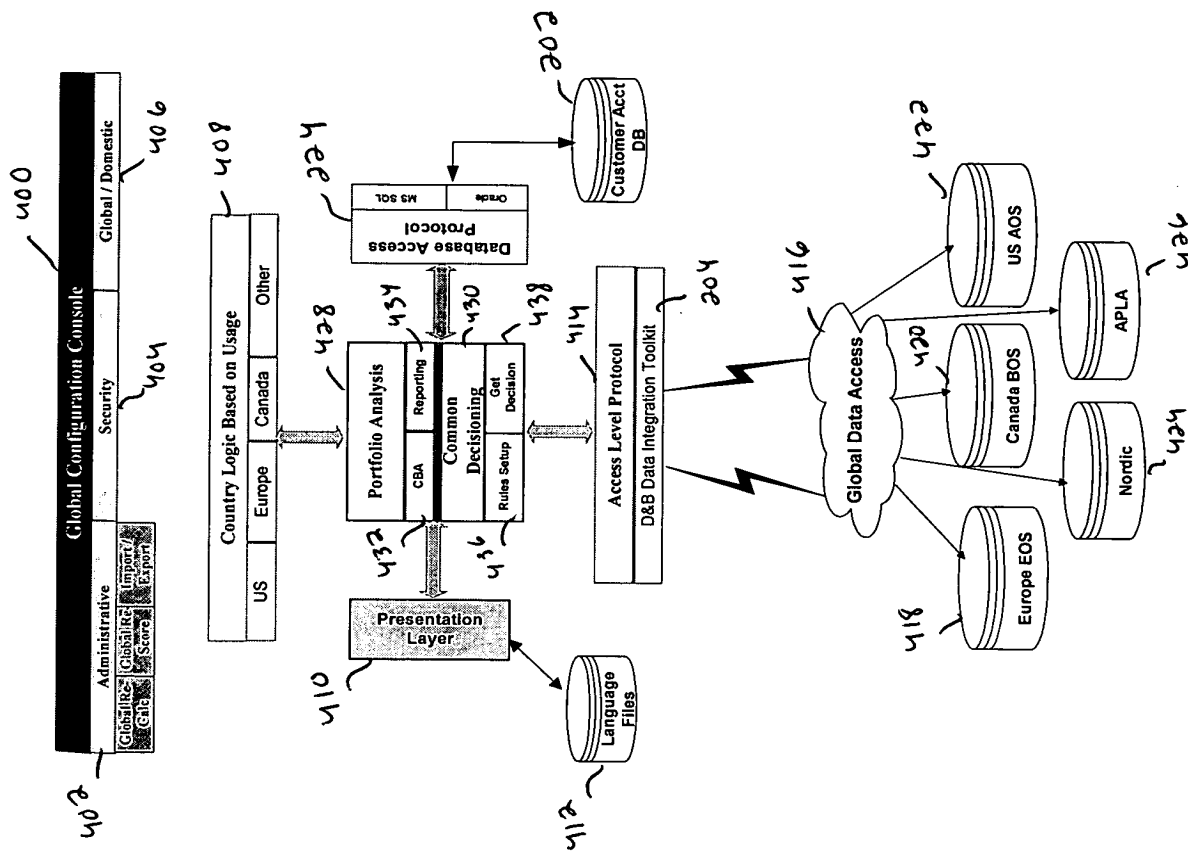


FIG. 4

500 ACCOUNT INFORMATION

501 D&B Data

502 Customer Data

503 Credit Analysis

504 Financial Statements

505 Documents

506 Note To Do's

507 ALL NOTES AND TO DO'S

508 ALERT ITEMS

509 CUSTOMER BASE ANALYSIS

510 RISK SCORE THRESHOLDS

511 ACCOUNT PROFILES

512 DAYS SALES OUTSTANDING

513 FILTERS

514 ADMINISTRATION FUNCTIONS

Account List

Standard Profile

All Accounts

Edit Account Number

Delete D&B Info

Sort By

Sort Desc.

Select Col.

Sum By

Account Num	Customer Name	DUNS Num	State (D&B)	Credit Limit
000000001	Gorman	804735132	CA	
0000001	Gorman mar	804735132	CA	
000001	International			
00001	EXPRESS N	061851684	FL	
00004	Southwind S	867471047	SC	
0001	Advanced B			
00010	NETMOVES	622817674	NJ	
00015	WINDSTAR	025312047	CA	
00020	WEST COA	111257283	CA	
00025	PACIFIC ALI			
0002a	Discount Co	927020073	FL	
00032	XCEL ASSO	022491778	NJ	
04HASMIL	HASSEL M	048024863		USD 7000

Next

Last

FIG. 5

# DOCKET NO. 384.7854USU, TANZILLO

**Credit Risk:** Acceptable

**Exception Rule Status:** Warning

**Follow-Up Actions:** Required

**RAM Score:** 09/19/2001 3.19

**Credit Limit:** USD 0.00

**Credit Remaining:** USD N/A

600

Decision

Date:

**Credit Risk**

Scored On: 09/19/2001

**Exception Rule**

WITH FINANCIALS

**Follow-Up Actions**

Model:

**RAM Score**

**Credit Limit**

**Credit Status**

Back

Comp	Attribute	Value	Weight	Score
Total Employees	105	6	10	0.6
Rating	3A3	0	10	0
Paydex - Current	55	3	15	0.45
Credit Score	8	0.8	15	0.12
Rating Code	FAIR	4	10	0.4
Net Sales (Financial)	18569562	8	5	0.4
Years In Business	N/A	N/A	[10]	
Current Ratio	1.27	5	10	0.5
Debt/Net Worth Ratio	1.9	4	10	0.4
Quick Ratio	0.57	0	5	0
<b>Total:</b>				<b>2.87</b>

FIG. 6



## Days Sales Outstanding

DTFitr

Sales Figure: 802

Compute 80M

Sales Period

☒ Monthly ☐ Quarterly ☐ Semi Annual ☐ Annual

DSO:

Aging Category	Amount	DSO Without Line-Item	DSO Line-Item Only
Slow 100+	USD 1932039.65		
Slow 100	USD 48475.1		
Slow 75	USD 75182.48		
Slow 55	USD 274810.71		
Slow 45	USD 463090.32		
Current Owning	USD 0		
Total Amount Owning	USD 9134471.43		

FIG. 8



Customer Base Analysis  
DTFtr

Go

CBA Name: 900

Paydex by RAM Score

Analyze (rows)

Paydex - Current 900

By (columns)

RAM Score of Account 904

Statistic to track

NONE

Tabulation

☒ Count

☐ Sum Of

☐ Average Of

Criteria

☒ Normal

☐ Percent Of: Total

FIG. 9

ACCOUNT INFORMATION ▾		City / Town: San Francisco	
eRAM Summary Page		State/Province/Region: CA ▾	
D&B Data		Zip/Postal Code: 94110	
Customer Data		Telephone: 959-555-1234 Fax: 999-555-4321	
Principal Data		Contact: Mr. Henry Gorman	
Credit Analysis		D-U-N-S Number: 00007743	
Financial Statements		Order Amount: \$5000	
Documents		Account Type: Regular	
Vote To Do's		Selling Terms: 30 days	
ALL NOTES AND TO DO'S		Principal1	
ALERT ITEMS		Principal2	
CUSTOMER BASE ANALYSIS		*First Name:	
RAM SCORE THRESHOLDS		*Middle Initial:	
ACCOUNT PROFILES		*Last Name:	
DAYS SALES OUTSTANDING		*Name Suffix:	
FILTERS		*Current Street Address	
		*City:	
		*State/Province:	
		*ZIP/Postal Code:	
		*Social Security Number	
		Birthdate: mm/dd/yyyy	
		*Required Fields for Small Business Risk New Account Score	

FIG. 10



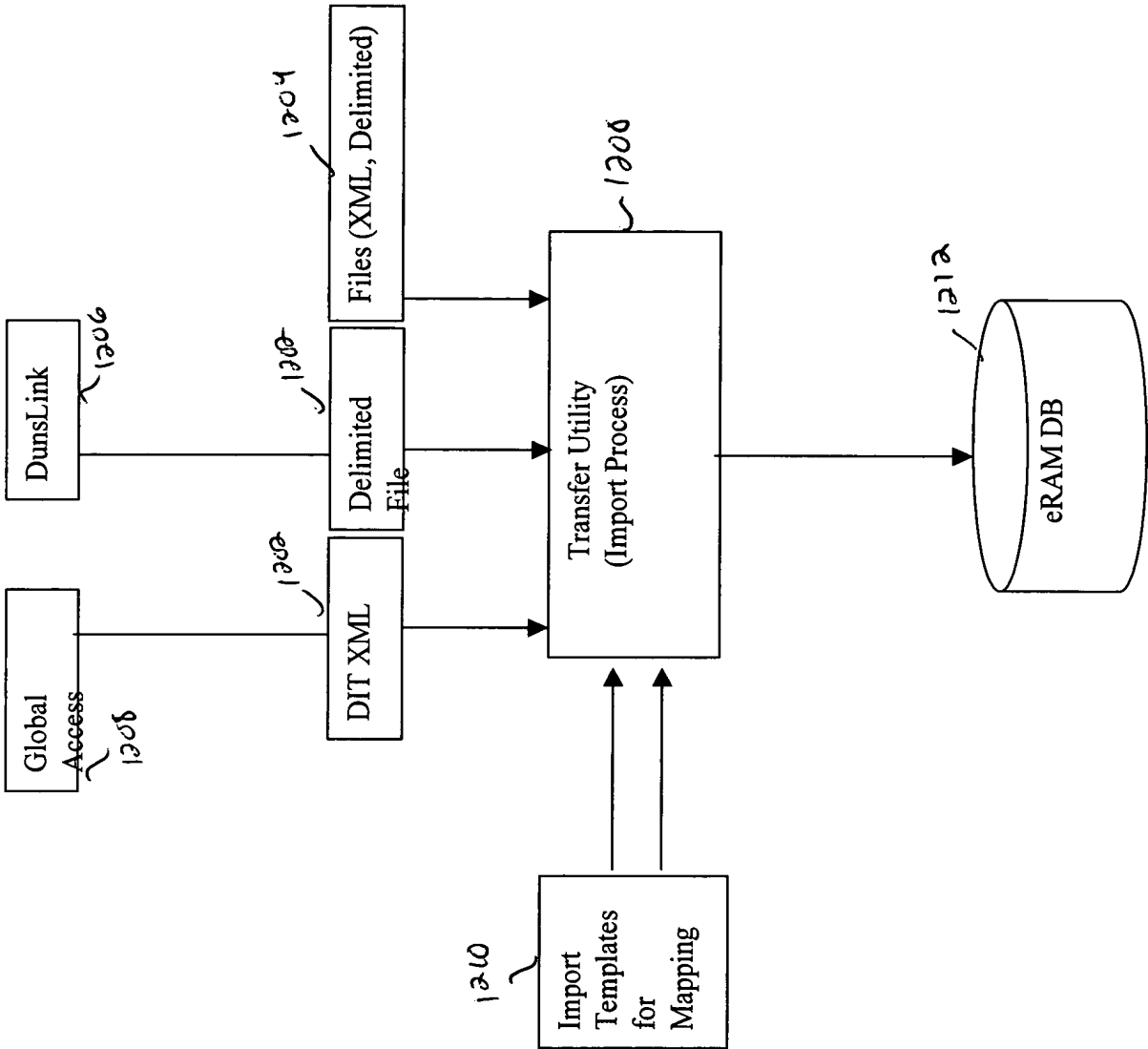


FIG. 12

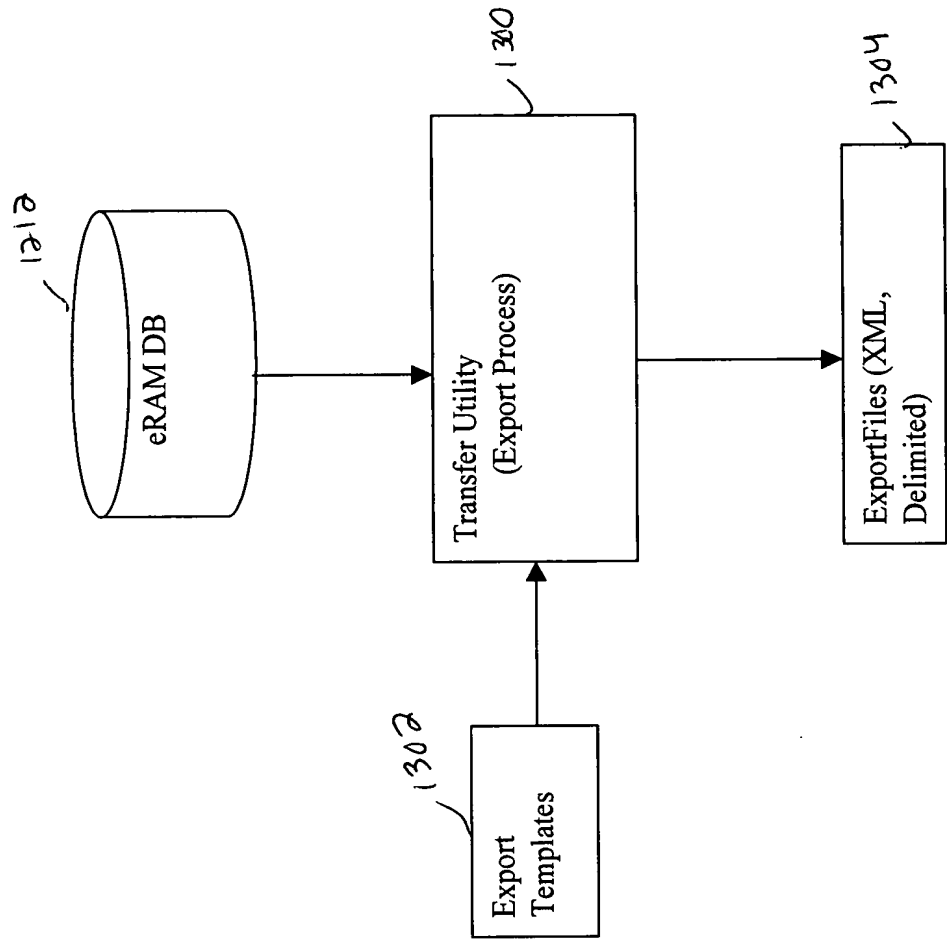



FIG. 13


**D&B Risk Assessment Manager™ - Enterprise**

new delete save cancel preview find

Logout File Filters Profiles Score Reports Help

ALL NOTES AND TO DO'S  
ALERT ITEMS  
CUSTOMER BASE ANALYSIS  
RAW SCORE THRESHOLDS  
ACCOUNT PROFILES  
DAYS SALES OUTSTANDING  
FILTERS  
ADMINISTRATION FUNCTIONS  
CONFIGURATION SETTINGS  
Global Configuration  
Currency Conversion Configuration  
Database Specific Configuration  
Database Settings  
Note C.I.D. Settings  
User Field Settings  
System Notes  
Policies  
Credit Limit Policies

### Currency Conversion Configuration

Current Matrix
Update Rates
Historical Rates
Currencies Used

Choose the currencies you would like to use:

<input checked="" type="checkbox"/>	USD: United States Dollars
<input type="checkbox"/>	ANG: Netherlands Antillian Dollar
<input checked="" type="checkbox"/>	EUR: Euro
<input type="checkbox"/>	ARS: Argentine Peso
<input checked="" type="checkbox"/>	CAD: Canada Dollars
<input type="checkbox"/>	CRC: Costa Rican Colon
<input checked="" type="checkbox"/>	CHF: Chinese Yuan
<input type="checkbox"/>	CYP: Cyprus Pound
<input checked="" type="checkbox"/>	JPY: Japan Yen
<input type="checkbox"/>	KES: Kenyan Shilling
<input checked="" type="checkbox"/>	INR: Indian Rupee
<input type="checkbox"/>	ISK: Iceland Krona
<input checked="" type="checkbox"/>	GBP: United Kingdom Pounds
<input type="checkbox"/>	HKD: Hong Kong Dollar
<input checked="" type="checkbox"/>	CHF: Switzerland Francs
<input type="checkbox"/>	DOP: Dominican Peso
<input checked="" type="checkbox"/>	MXN: Mexican Peso
<input checked="" type="checkbox"/>	AUD: Australian Dollar

FIG. 14

**D&B Risk Assessment Manager™ - Enterprise**

new
 delete
 save
 cancel
 preview
 find

Logout   File   Filters   Profiles   Score   Reports   Help

**Currency Conversion Configuration**

Current Matrix   Update Rates   Historical Rates   Currencies Used


Current Exchange Rates:







SELL

BUY	AUD	*	0.579	1.163	1.213	0.219	1.782	2.788	0.037	0.015	0.183	1.814
	BRL	1.725	*	2.008	2.091	0.378	3.074	4.808	0.064	0.026	0.316	3.130
	CAD	0.659	0.498	*	0.960	0.168	0.639	2.396	0.032	0.013	0.158	1.560
	CHF	0.825	0.478	1.042	*	0.181	1.470	2.300	0.031	0.027	0.151	1.497
	GHY	4.551	2.444	5.306	5.530	*	8.128	12.716	0.170	0.070	0.836	8.277
	EUR	0.551	0.325	0.653	0.680	0.123	*	0.653	0.021	0.009	0.103	1.018
	GBP	0.359	0.208	0.417	0.434	0.079	0.639	*	0.013	0.006	0.066	0.650
	INR	26.779	15.527	31.156	32.469	5.872	47.725	74.664	*	0.416	4.909	48.600
	JPY	65.189	37.799	75.845	79.042	14.294	116.18	181.760	2.434	*	11.951	118.310
	MXP	5.455	3.163	6.347	6.614	1.196	9.722	15.209	0.203	0.083	*	9.900
	USD	0.551	0.319	0.641	0.668	0.551	0.982	1.536	0.020	0.008	0.101	*

ALL NOTES AND TO DO'S  
 ALERT ITEMS  
 CUSTOMER BASE ANALYSIS  
 RISK SCORE THRESHOLDS  
 ACCOUNT PROFILES  
 DAYS SALES OUTSTANDING  
 FILTERS  
 ADMINISTRATION FUNCTIONS  
 CONFIGURATION SETTINGS  
 Global Configuration  
 Currency Conversion Configuration  
 Database Specific Configuration  
 Database Settings  
 Note & To Do Settings  
 User Field Settings  
 System Notes  
 Policies  
 Credit Limit Policies

FIG. 15


**D&B Risk Assessment Manager™ - Enterprise**

LogoutFileFiltersProfilesScoreReportsHelp

ALL NOTES AND TO DO'S
ALERT ITEMS
CUSTOMER BASE ANALYSIS
RISK SCORE THRESHOLDS
ACCOUNT PROFILES
DAYS SALES OUTSTANDING
FILTERS
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CONFIGURATION SETTINGS
Global Configuration
Currency Conversion Configuration
Database Specific Configuration
Database Settings
Note & To Do Settings
User Field Settings
System Notes
Policies
Credit Limit Policies

### Currency Conversion Configuration

Current MatrixUpdate RatesHistorical RatesCurrencies Used

Select Base Currency

USD: United States Dollars
☒

160

One USD converts to	1.018	EUR: Euro(s)
One USD converts to	1.560	CAD: Canada Dollar(s)
One USD converts to	8.277	CHF: Chinese Yuan
One USD converts to	116.310	JPY: Japan Yen
One USD converts to	48.600	INR: Indian Rupee(s)
One USD converts to	0.650	GBP: United Kingdom Pound(s)
One USD converts to	1.497	CHF: Switzerland Franc(s)
One USD converts to	9.900	MXR: Mexican Peso(s)
One USD converts to	1.814	AUD: Australian Dollar(s)
One USD converts to	3.130	BRL: Brazilian Real

Submit Update

FIG. 16



**D&B Risk Assessment Manager™ - Enterprise**

new
 delete
 save
 cancel
 preview
 find

Logout   File   Filters   Profiles   Score   Reports   Help

### Currency Conversion Configuration

Current Matrix   Update Rates   Historical Rates   Currencies Used

Select Time Frame:

Rates for 04 April 2002 - Present:
 

BUY
 

	AUD	BRL	CAD	CHF	GHY	EUR	GBP	INR	JPY	MXP	USD
AUD	*	0.579	1.163	1.213	0.219	1.782	2.788	0.037	0.015	0.183	1.814
BRL	1.725	*	2.006	2.091	0.378	3.074	4.908	0.064	0.026	0.316	3.130
CAD	0.859	0.498	*	0.960	0.188	0.639	2.396	0.032	0.013	0.158	1.560
CHF	0.825	0.478	1.042	*	0.181	1.470	2.300	0.031	0.027	0.151	1.497
GHY	4.561	2.444	5.306	5.530	*	8.128	12.716	0.170	0.070	0.836	8.277
EUR	0.561	0.325	0.653	0.680	0.123	*	0.653	0.021	0.009	0.103	1.018
GBP	0.359	0.208	0.417	0.434	0.079	0.639	*	0.013	0.006	0.066	0.650
INR	26.779	15.527	31.156	32.489	5.872	47.725	74.684	*	0.416	4.909	48.600
JPY	65.189	37.799	75.845	79.042	14.294	116.18	181.760	2.434	*	11.951	118.310
MXP	5.455	3.163	6.347	6.614	1.196	9.722	15.209	0.203	0.083	*	9.900
USD	0.551	0.319	0.641	0.668	0.551	0.982	1.536	0.020	0.008	0.101	*

FIG. 17

1800

Criteria Builder

Rule Description:  
AO - High D&B Rating

Database Fields: Operators: Suggested Values:

Clear Choices Add To Criteria

Criteria:  
Rating LIKE 'A1'

1800

☒ Description ☐ SQL Select SQL to edit

☐ Calculate the Number of Accounts Affected

Only Apply To Accounts with Currency of EUR - Euro

OK Cancel

1800

FIG. 18